

THE Consumer's Edge

Consumer Protection Division, Office of the Maryland Attorney General

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How to Protect Your Privacy

"Why am I getting all these telemarketing calls and direct mail offers? And how do they know I just had a baby?"

"A car dealership sent me a letter offering me a deal on a new car. It mentions the exact amount I owe on my car loan. I thought that was a private matter between me and my bank!"

"Someone is using my name and Social Security number to apply for credit card accounts. Debt collectors keep calling me about accounts that I didn't open."



Don't leave personal information where others can see it. At home, be cautious about where you leave personal information such as bank statements, particularly if you have roommates, employees in the home, or are having service work done to your home.

Don't disclose personal information to strangers on the phone. Many scams involve callers who say they represent your bank or credit card issuer and need to verify your account information. Even "re-search surveys" that ask for personal information can be a scam or merely a way to add you to a marketing list.

Be careful with your trash and your mail. Tear up or shred items you are discarding that contain sensitive information, such as credit card receipts, bank statements or credit card offers. Keep an eye on your mail. Mailbox thieves can steal credit card offers, then apply for credit in your name. They can also steal both incoming and outgoing mail in order to find sensitive information that might be on bill payments, for example. If mail disappears, get a locking mailbox and take your outgoing mail to a U.S. Mailbox or the post office.

Use your right to "opt-out." Each bank, credit card company or other financial institution with which you have an account must send you a copy of its privacy policy each year (you can also request a copy at any time). Follow the directions to "opt out" of having the company share your personal information with other companies.

Remove your name from national mailing lists. Register with the Direct Marketing Association's Mail

Consumers are becoming more concerned about their privacy. They are finding that personal information about themselves—including their names, addresses, birthdates, income, and purchases—is being traded and sold among many different companies for marketing purposes. In addition, many consumers have been victimized by con artists who stole their personal information and used it to get credit cards and loans. "Identity theft" is one of the fastest-growing crimes in the United States.

Here are some ways to protect your personal information:

Limit the amount of personal information you disclose. When filling out forms or making a purchase, give only information that is necessary. If you don't understand why the information is needed, ask.

Protect your Social Security number. Don't carry your Social Security card in your wallet, and don't print the number on your checks. Give your number only when absolutely necessary—ask to use other types of identification when possible.

Preference Service. Your name will remain on this "delete file" for five years. Send your name and address to: DMA Mail Preference Service, P.O. Box 9008, Farmingdale, NY 11735-9008.

Get off the lists for receiving pre-approved offers of credit. You can tell all three major credit reporting agencies—Equifax, Experian and Trans Union—to remove your name from these lists by calling, toll-free, 1-888-5-OPT-OUT.

Request no sharing with third parties. Whenever you order a magazine, buy something from a mail order company or an online company, or donate to a charity, tell them you don't want them to share your name and address with other businesses or charities.

Avoid entering drawings and sweepstakes. The purpose of many of these contests is to compile names and addresses for marketing purposes. Similarly, don't fill out warranty or product registration cards. Your receipt will ensure that you are covered by the warranty if the item is defective.

Pay with cash. If you don't want to create a database record of your purchases, pay with cash rather than a credit card, and don't use "savings club" cards.

Give your credit card or bank account numbers only to Web sites that offer secure, encrypted transactions. Never give personal information—such as your Social Security number, credit card number, or address—to unknown companies.

Read the privacy policy of Web sites you visit. Before signing up for "members only" access, or

entering information about yourself, read the privacy policy. If the policy says the site may share your information with other businesses, or if there is no privacy policy, consider whether you're willing to have information the site collects about you shared or sold.

Be cautious about revealing sensitive information online. That includes in e-mail, chat rooms, bulletin boards or in your personal Web site.

Don't respond to spam e-mail, even to "opt-out" of future e-mails. This may just identify you as a "live" contact and encourage them to send you more messages.

Once a year, order a copy of your credit report. This is a good way to check that no one is using your identity to get credit.

Maryland residents are entitled to one free copy per year from the three major credit reporting agencies: Equifax 1-800-685-1111, Experian 1-888-397-3742; and Trans Union 1-800-888-4213 (all toll-free numbers).



Attorney General's Consumer Offices

Downtown Baltimore

Consumer Protection
200 St. Paul Place, 16th Fl.
Baltimore, MD 21202-2021
♦ General Consumer
Complaints: 410-528-8662
9 a.m. to 3 p.m., M-F
Toll-free: 1-888-743-0023
TDD: 410-576-6372
♦ Medical Billing Complaints:
410-528-1840
9 a.m. to 5:00 p.m., M-F
To appeal health plan
claims decisions:
Toll-free within Maryland
1-877-261-8807

Branch Offices

♦ Cumberland:
301-722-2000
9 a.m. to 12 p.m.,
3rd Tuesday of each
month
♦ Frederick:
301-694-1071
9 a.m. to 1 p.m.
2nd and 4th Thursday
of each month
♦ Hagerstown:
301-791-4780
♦ Salisbury:
410-543-6620

For more information on privacy, see these Web sites:

Privacy Rights Clearinghouse:
www.privacyrights.org

The Federal Trade Commission: www.ftc.org

Center for Democracy and Technology's Guide
to Online Privacy: www.cdt.org/privacy/guide

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